



# BUSINESS BULLETIN

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## Who can SHOP on DCHealthlink.com?

DC Health Link online marketplace is a place where individuals, families, and small businesses can shop for high-quality, affordable coverage.

There are four criteria for employers to offer coverage through DC Health Link:

1. Have a business location in the District of Columbia. Employers that are headquartered outside of the District of Columbia can offer coverage through DC Health Link to their DC-based workers, and must offer coverage to employees in other work locations through that state's exchange;
2. Have 1-50 full-time equivalent employees (in the prior calendar year);
3. Offer coverage through DC Health Link to at least all full-time employees working on average at least 30 hours per week; and
4. Have a valid federal employer identification number (EIN).

Although in FY 2014 Small businesses with 50 or fewer employees that are offering health coverage for the first time must purchase insurance through DC Health Link, all other small businesses have the option of purchasing health insurance coverage through DC Health Link, or direct from the insurance carriers. The plan designs and price of plans are the same. Purchasing through DC Health Link, however, provides a number of significant benefits, including:

1. Access to the Small Business tax credit to help pay for employer coverage (up to 50% is available)
2. Access to 267 different qualified health plans to offer employees
3. Choice of plan options, including multiple insurance carriers
4. Ease in monthly administration, no matter how many different options or carriers are chosen by your employees
5. Access to free trained experts, including insurance brokers to help select the right plan.

### What about self-employed individuals, including sole proprietors, partnerships, and S-corporations?

DC Health Link's small business marketplace is designed for employers with at least one employee (not including owners). If you are self-employed, a sole proprietorship, partnership, or an S-Corporation that only employs owners, you will instead be eligible to shop in the DC Health Link's individual and family marketplace. The individual and family marketplace also offers numerous plan options, and lower-income and middle income individuals may be eligible for tax credits to help them purchase insurance.



### KEY ENROLLMENT DATES

#### April 1 Coverage:

- ◆ **February 24:** Final day to complete employer application and select a plan option
- ◆ **February 24:** Final day to start Employee Open Enrollment
- ◆ **March 10:** Last day for Employees to enroll
- ◆ **By March 12:** Due date for first month's premium.

#### May 1 Coverage:

- ◆ **March 27:** Final day to complete employer application and select a plan option
- ◆ **March 27:** Final day to start Employee Open Enrollment
- ◆ **April 10:** Last day for Employees to enroll
- ◆ **By April 12:** Due date for first month's premium.

*Note: Late application, plan selection, enrollment or premium payments will delay coverage effective date. Example:*

☺ *March 10 enrollment = April 1 effective date*

☹ *March 11 enrollment = June 1 effective date*

### #Didyouknow?

- ◆ DC Health Link allows employers to differentiate employee groups, such as Full-Time Employees, Part-Time Employees and select different contributions rates? See the DC Health Link Small Business Guide for details: [DCHealthLink.com/forms](http://DCHealthLink.com/forms)